

**From:** "Jimmy Pritchard" <jpritchard@cbt-co.com> on 01/28/2004 04:10:21 PM  
**Subject:** Equal Credit Opportunity

**Board of Governors of the Federal Reserve System,**  
Jennifer J. Johnson, Secretary

Please take into advisement the following comments on Docket Nos. 1167, 1168, 1169, 1170 & 1171.

The proposals per the docket numbers mentioned above would if adopted have significant adverse and costly effects on banks; the proposals will impose a huge compliance burden, promote lawsuits and potential liability for good faith compliance, and lengthen disclosures.

I **STRONGLY** urge the Board **not** to adopt these proposals, Docket Nos. 1167, 1168, 1169, 1170 & 1171.

Respectfully,

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